THIS IS ISLAM

By

His Eminence Sheikh
Saleh Ibn Abdul Aziz Al-Sheikh,

The Saudi Minister of Islamic Affairs, Endowments, Da’wah and Guidance

Printed and Published by
The Under –Secretariat for
Publications and Research
Ministry of Islamic Affairs,
Endowments, Da'wah and Guidance
Kingdom of Saudi Arabia

Table of Contents

INTRODUCTION

In the name of Allah, Most Gracious, Most Merciful.

All praise belongs to Allah, Lord of all the worlds. I bear witness that there is no god worthy of worship except Allah alone, and I bear witness that Muhammad is His obedient servant and messenger. May Allah bestow His Peace and Blessings upon Prophet Muhammad, upon his good and pure family, as well as upon the noble companions until the Day of Reckoning.

The topic of the present lecture is a long one indeed, and it would be unfair to claim to discuss it in all its aspects and at length in one lecture; for the topic in fact requires a lengthy discussion, which is next to impossible to do in one single lecture; for Islam is all comprehensive and is also impossible to delineate the comprehensiveness of Islam in one single lecture

I may address it from a personal point of view, from my personal understanding of this religion, from the influence of the customs and traditions

of my country on me, or from the influence of a certain school of thought. Therefore, I have to stress from the outset that I have tried to be as objective as possible, without being influenced by anything that is bound to negatively affect the treatment of the present subject. For doing so is a huge trust, as it is an exposition and explanation of what Allah the Almighty has revealed to His Messenger Muhammad (peace and blessings of Allah be upon him). In the present lecture, I have briefly discussed the view of Islam with reference to a number of points which are as follows:

Aqeedah
Worship
Sharee'ah
System of Government
Morals
Wealth and Economy Activity
International relations
Civilization
Disagreement and dialogue
Moderation

AQEEDAH

All of Allah's messengers (peace and blessings of Allah be upon them) observed the essence of Islam, namely the complete submission to Allah, which can be summarized in the realization of the *shahaadah*: There is no god worthy of worship except Allah and Muhammad is His messenger. This testimony of faith incorporates pure monotheism.

The meaning of the first part of the *shahaadah* is that no one deserves to be worshipped in Allah's Kingdom except Allah alone, and that whatever and whoever is worshipped besides Him is a false deity. Allah says, **"That is because it is Allah – He is the Truth (the only True God of all that exists, Whohas no partners of rivals with Him) and what the (the polytheists) invoke besides Him, it is *Batil* (falsehood)" (22:62)**

The meaning of the second part of the *shahaadah* is to testify and declare in words and deeds that Muhammad, son of Abdullah who belonged to the family of *Hashim*, which was the noblest tribe of the Quraish section of the Arabian race, is truly the last of Allah's

messengers (peace and blessings of Allah be upon them), that he was sent from his Lord with the truth to all mankind as a bearer of glad tidings and a warner, that he should be obeyed in whatever he commanded and forbade, and that Allah is only to be worshipped by what he himself legislated, not by one's whims, desires and innovations in religion.

Some Fundamentals of Islam Regarding *Aqeedah*

a. Establishing the Pillars of faith

Islam is a set of beliefs which can be realized in the six pillars of faith, namely belief in Allah, His angels, His Books, His Messengers, the Last Day and the Divine Decree, the good of it and the bad of it. Allah the Almighty says, **"The Messenger believes in what has been revealed to him from his Lord, and so do the believers: all of them believe in Allah, His Angels, His Books and His Messengers, [saying,] 'We make no distinction between any of His Messengers;' and they say, 'We hear and we obey. We implore Your forgiveness, O our Lord, and to You is the returning.'" (2:285)** He also says, **"Verily, We**

have created everything with *qadar* (Divine Preordainments of all things before their creation, as written in the Book of Decrees.)' (54:49)

Belief in Allah means the belief that He is the only true God and that He is one and has no partners at all. He is the only Lord who manages the affairs of the universe, the only true God who alone is worthy of worship, without any partners, who has the most beautiful names and the loftiest perfect attributes which are not likened to any of those of His creatures even though some of the attributes may be shared between the Creator and the created, for there is nothing like Him.

b. Belief in the Unseen

Belief in the unseen is a requisite in Islam and signifies belief in anything of which Allah the Almighty or His Messenger (peace and blessings of Allah be upon him) has informed us. Belief in the unseen is not comprehended by the intellect, reasoning or any form of analogy. For matters relating to the Unseen are to be accepted without questioning as their true nature is known to Allah alone. Therefore, we

believe in them as Allah informed us without qualifying them or likening them to anything. That is why Allah describes His obedient servants as those **"who believe in the Unseen" (2:3)**, and so He made this belief a special quality of the believers, that is their belief in the Unseen of which Allah has informed them, for no one who informs of the Unseen knows better than Almighty Allah.

c. Belief that the Qur'an and the *Sunnah* are the main sources of the Islamic Law

Another fundamental of Islam with regard to *Aqeedah* is the belief that the Qur'an and the *Sunnah* are revealed by Allah and that they represent the sources of acquiring proper knowledge in matters of belief and the revealed laws of Islam. The sources of the Islamic Law include the Book of Allah (the Qur'an), the Prophet's *Sunnah*, *Ijma'*, or the unanimous agreement of the *mujtahidoon* of any period following the demise of the Prophet Muhammad on any matter, and *ijtihaad* (independent reasoning or analytical thought to be supported with textual evidence from the Qur'an, the *Sunnah*) and *ijma'*. (*Ijtihaad* may involve the interpretation of the source materials, inference

of rules from them, or giving a legal verdict or decision on any issue on which there is no specific guidance in the Qur'an and the *Sunnah*). Such sources as analytical reasoning without evidence from the Qur'an and the *Sunnah, dreams* and imagined interests that contravene the evidence of the *Sharee'ah* are all excluded and are to be disregarded.

d. Love and loyalty for the believers

Another Islamic fundamental with regard to *Aqeedah* is to show love, loyalty and support (*walaa'*) for the believers. Allah says, **"The believers, men and women, are *awliyyaa'* (helpers, supporters, friends, protectors) of one another." (9"71)** Given the importance of this principle, scholars of *Aqeedah* have included the principle of *walaa'* for the believers amongst matters relating to *Aqeedah* and not amongst matters relating to *fiqh* (jurisprudence) even though it is related to juristic matters.

e. Seeking Allah's pleasure (*taraddi*) for the Companions

Another Islamic fundamental with regard to *Aqeedah* is to seek Allah's pleasure for the

Mothers of the Believers (the prophet's wives) as well as all the Prophet's companions whom Allah the Almighty extolled. One should also hold Muslim devout scholars in high esteem, show loyalty, love and support for Allah's righteous servants as well as all the believers with different degrees of *walaa'* according to the requirements of faith.

WORSHIP

As far as worship, or *'ibaadah*, is concerned, Islam is based on five pillars: testifying that no god is worthy of worship except Allah and that Muhammad is the Messenger of Allah, performing the obligatory prayers, paying the *zakat,* fasting in the month of Ramadhan and making the pilgrimage to the Holy Mosque (in Makkah). The four acts of worship (namely prayers, *zakat*, fasting and the pilgrimage) represent the great practical pillars of Islam, and whoever abandons them and refuses to obey Allah's command with regard to them has in fact left the fold of Islam. *Jihad* is also one of these great pillars of Islam.

SHARRE'AH

Islam is a law (*sharee'ah*) from Allah the Almighty, as revealed in His Book (the Qur'an) or in the *Sunnah* of His Messenger (peace and blessings of Allah be upon him). All of the Prophets received their Message from one source, which was the *wahy* (revelation), and they all had the same *'aqeedah*, which was the belief in *Tawheed* (absolute unity of Allah) and the worship of Allah alone, even though there were differences in the details of their laws. This is confirmed by the Prophet (peace and blessings of Allah be upon him) when he said: "The Prophets are brothers although they have different mothers, and their religion is one."(Narrated by al-Bukhaari and Muslim) Allah says in this connection, **"To each among you have We prescribed a law (*Sharee'ah*) and a manifest way." (5:48)** He also says, **"Then We set you on the right path of religion (*Sharee'ah*); so follow it, and do not follow the inclinations of those who do not know." (45:18)**

Some Characteristics of the Islamic *Sharee'ah*

a. Comprehensiveness

One of the traits of the Islamic *Sharee'ah* is that it is all-comprehensive and includes all that people need in their present and their future despite the difference in time and place. This comprehensiveness is realized either through the *nass* (plural: *nusoos*, a clear textual ruling or injunction from the Qur'an and the *Sunnah*) or *ijthad* (independent reasoning). Therefore, the *ijtihad* was exercised by scholars among the Prophet's companions (may Allah be pleased with them), the *Tabi'oon* (the Successors: the generation of Muslims immediately after the Companions who benefited and derived their knowledge from the Companions of the Prophet) as well as the leading scholars of Islam. The emergence of the four established schools of jurisprudence whose followers followed the leaders of these schools followed the *nass* or carried out *ijtihad* in case no *nass* was available on a given issue. The reason for this is that the divine texts are general and comprehensive whereas the incidents are particular and diverse. Therefore, the *Sharee'ah*

is suitable for every time and place as its divine texts, foundations and principles are so comprehensive and flexible that they can be applied at all times and in all places.

This is self-evidnt in the *ijtihad* carried out by the leading Muslim jurists in matters on which they differed. For Muslim jurists differed on a host of issues, and one of the reasons behind these differences was that they took into account the factors of time and place, which necessarily yielded different rulings. Muslim authorities on method-ological principles of Islamic jurisprudence said in this connection, "Rulings do not change, but the *fatwa* (legal verdict) changes according to time and place." Hence, the ruling is the same, but the *fatwa* may change by considering, for instance, a certain principle or a preponderant unrestricted legal benefit (*maslaha raajiha)*. Evidence with regard to these is well known and fully explained by specialists.

The texts of the Qur'an and the *Sunnah* can either be *qat'ee* (definitive, unequivocal; free of speculative content) or *dhannee* (ambiguous in their meaning) and thus open to interpretation and allow *ijtihad*. With regard to the

implementation of the *Sharee'ah*, these legal texts should be understood within the context of the lofty goals and objectives of Islam and its basic principles which aim at realizing the welfare or the good of mankind in their religion as well as in their life after death.

The fact that the *Sharee'ah* is practicable for every time and place is proof enough that Islam will prevail for all time and that the divine texts are comprehensive and flexible. Lack o insight and discernment as to the new juristic issues in many respects is undoubtedly due to the fact that some would look at the modern juristic issues through the eyes of scholars or jurists of old who do not live in the present day. This is obvious in the juristic definitions and conditions which the learned scholars set at a certain time and which suit only their times and countries at that point in time. Many present-day Muslims, unfortunately, commit themselves to these juristic definitions and conditions even though they are not applicable to their own time.

It is worth mentioning here that the divine texts are comprehensive and flexible, and that, with regard to the definitions and conditions, we should refer to the comprehensiveness and

flexibility of the texts and not to the definitions furnished by jurists at a certain point in time, especially if these definitions and conditions are restrictive, which is the case in many instances. For we find that the definition of a certain issue differs from one school of jurisprudence to another. For example, the definition of sale according to the Hanbali school of law differs from that of shafi'ee, Hanafi and Maliki schools of law because their definitions are restrictive. Another example is the definition of *hawaala* (transfer of a debt from one person to another). This fact necessitates that we leave the definitions aside and adhere to the text that is comprehensive and flexible, for the text comprehends the time and place in all that benefits mankind.

b. Consideration of public interest

One of the salient features of the *Sharee'ah* is that the Legislator (Almighty Allah) has taken into consideration the objectives intended to secure benefits for mankind by following the rules of the *Sharee'ah*. The *Sharee'ah* is not a rigid set of rules which do not take into account public interest and lofty goals and objectives of Islam and its basic principles which the

Legislator intended when He prescribed the Islamic Law. For the Lawgiver has lofty goals and objectives behind what He commanded and prohibited with regard to dealings and acts of worship; He also has certain lofty objectives behind the rulings as to the family. This also applies to other things such as social relations and donations like the charitable endowment or trust set up in perpetuity known as *waqf*, *wasaayaa* (wills or testaments) and *hibah* (gifts). In a nutshell, the *Sharee'ah* has lofty goals and objectives which made it more flexible. If these goals and objectives are disregarded with a view to securing benefits for mankind, a major goal that the Lawgiver intended will be missing in looking at the juristic rulings and the flexibility of the *Sharee'ah*. In this connection, imam Ash-Shaatibee writes in *Al-Muwaafaqaat*, "There is nothing in the entire world that can be considered pure benefit (*maslahah*) or pure harm (*mafsadah*). The overall goal of the *Sharee'ah* is what is more predominant: if the benefits are predominant, they are permitted, and if the harms are predominant, they are avoided. This is in line with the principles established by the leading learned scholars of Islam which state that the *Sharee'ah* came to secure benefits and perfect

them and to prevent harm and minimize it. By benefits is meant benefits in this life by making people's affairs easy, facilitate their livelihoods and secure their necessities, needs and comforts; these benefits also include benefits in the hereafter through Allah's forgiveness for their sins and [His Will] to admit His servants to Paradise."

c. Ease

One of the fundamentals of the *Sharee'ah* which we can rightly say that it is its distinctive feature is ease. Allah the Almighty says, **"[He] has laid no hardship for you in religion." (22:78)** He also says, **"Allah does not intend to place you in a difficulty, but He intends to purify you and to complete His favour upon you, so that you may be grateful." (5:6)** It has been related that whenever the Prophet (peace and blessings of Allah be upon him) was given a choice between two matters, he would choose the easier of the two unless it was a sin. (*Saheeh* Al-Bukhaaree) He also once said, "The most beloved religion to Allah is the indulgent and tolerant monotheism." He also said, "The religion [of Islam] is very easy, and whoever overburdens himself in his religion will

not be able to continue in that way." (Al-Bukhaaree)

The principle of ease in Islam is so important that the Prophet (peace and blessings of Allah be upon him) would always follow easy options and recommend them under all circumstances. Indeed, ease pervades all acts of worship and all forms of dealings; Islam is based on ease. Therefore, the learned scholars and those who ascribe a saying, juridical verdicts or rulings to Islam should bear in mind the fact that Islam is based on ease. In the absence of a clear textual ruling or injunction from the Qur'an and the *Sunnah* on a given matter, the rulings that observe the principle of ease and thus find appeal amongst people are in fact the ones that are to be followed. For the Prophet (peace and blessings of Allah be upon him) clearly stated that Islam is an easy religion and that the most beloved religion in the sight of Allah is the indulgent and tolerant monotheism, that is Islam. Therefore, ease and tolerance characterize the Islamic Law, and the removal of difficulty and inconvenience are some of the salient features of Islam.

SYSTEM OF GOVERNMENT

Islam is not only a religion that consists of acts of worship that a Muslim offers to his Lord in the mosque. In fact, it is a religion for the individual and for the community at large. Islam is a system that regulates man's personal affairs as well as the affairs of his society. It is also a system of government. Allah says, **"[Allah commands that] when you judge between men, judge with justice." (4:58)** Allah also says, **"Do they then seek the judgment of [the days of] Ignorance? And who is better than Allah as a judge for a people who have firm faith?" (5:50)**

System of Government: Some Islamic fundamentals

a. Freedom

Islam takes into account the fundamentals upon which the Muslim society is to be based with regard to the system that governs their affairs. First and foremost, it has taken into consideration freedom, which takes a number of forms including the following:

1. Religious freedom

Allah the Almighty says, **"There should be no compulsion in religion. Surely, right has become distinct from wrong." (2:256)** He also commands His messenger thus: **"Admonish, therefore, for you are but an admonisher; you have no authority to [compel] them." (88:21-2)** He also addresses him thus: **"Will you then compel mankind against their will to believe?" (10:99)**

This freedom was implemented during the time of the Prophet (peace and blessings of Allah be upon him) and that of the rightly-guided caliphs. No one was forced to embrace Islam; rather, Islam would be presented to people who then had the choice either to embrace it or reject it. It is a principle in Islam that followers of other faiths, such as Christianity and Judaism, should not be forced to leave their religions. The Prophet (peace and blessings of Allah be upon him) once said in a letter to one of his governors, "Whoever is upon Judaism or Christianity, then he should not be seduced from it" [narrated by Abu Ubayd].

The example of the rightly-guided caliphs as to their tolerance in this regard is self-evident.

2. Economic and personal freedom

Almighty Allah says in this connection, **"Allah has made trade lawful and made usury unlawful." (2:275)** This point will be discussed in detail later on.

3. Personal freedom in what one does at home

4. Personal freedom in whatever activities one engages

This is a fundamental established by Islam which takes into consideration one's freedom in one's own home. Sahl ibn Sa'd as-Saa'idi reported that a person peeped through the hole of the door of Allah's Messenger (peace and blessings of Allah be upon him) and he had with him some pointed thing with which he had been adjusting [the hair of his head]. Allah's Messenger (peace and blessings of Allah be upon him) said to him, "If I were to know that you had been peeping, I would have thrust it in your eyes. Allah has prescribed seeking permission because of protection against glance."

Therefore, Islam has attached great importance

to freedoms, and people cannot achieve an agreement on any matter without any one of the freedoms that Islam has guaranteed them.

b. Justice and equality

One of the fundamentals of the Islamic system of government is to establish the rule of justice and enforce the law of equality in order to secure benefits for people. People rally behind their ruler and uphold their system of government so that benefits are secured for them. The most appealing thing to people that guarantees this is the administration of justice among themselves. Scholars have defined justice as granting each person his or her rights. Those owed rights differ from one another, and this principle was observed by Caliph Omar when he made a distinction when he granted people certain rights. Justice has to be established under all circumstances by giving the rights to their owners without deceiving or oppressing the right-owners. Equality is a requisite for securing the wellbeing of people. As people are equal in terms of the religious obligations in that there is no difference between an Arab and a non-Arab except in righteousness, so are they in terms of

their worldly needs, benefits and what they need to ward off harm in all aspects of life. It is for this reason that Islam stressed the equality of people in all their rights and worldly affairs. It also stressed their equality before the judge and in anything that is bound to realize their wellbeing.

c. Maintaining unity and power

One of the fundamental principles of the system of government in Islam is to maintain the strength, unity and power of the ruled. One of the foremost duties of government in Islam is to realize this objective by implementing the law of Allah the Almighty.

d. Counselling the faithful

One of the fundamental principles which Islam has laid down is counselling. The Prophet (peace and blessings of Allah be upon him) once said, "Religion is counselling. Religion is counselling. Religion is counselling." The companions asked, "To whom?" He replied, "To Allah and His Book and His Messenger, and to the leaders of the Muslims and their common folk." (related by Muslim) Therefore, giving

counsel to the general populace as well as to the Muslim leaders is a fundamental principle in Islam. The prophet (peace and blessings of Allah be upon him) reported about Ubada ibn as-Samit who said: "We pledged ourselves to the Messenger of Allah to listen and obey in whatever pleases and displeases us, and that we should not dispute the authority of those who had been entrusted with it, and to stand for or say the truth wherever we are, fearing no blame of anybody for the sake of Allah." Some other companions pledged themselves to the Prophet (peace and blessings of Allah be upon him) to give counsel to Muslims without distinction. In fact, giving counsel is part and parcel of the principle of enjoining virtue and forbidding evil. Allah describes the Muslim Nation as having such a good trait thus: **"You are the best of people raised for the good of mankind; you enjoin what is right and forbid what is wrong and believe in Allah." (3:110)**

Giving good counsel is part and parcel of the principle of enjoining virtue and forbidding evil. However, its forms, criteria and general conditions vary according to time and place. It is worth mentioning here that new modern systems such as the *Shoura* (consultative)

Council and the *Ummah* Council are forms and means of giving counsel whereby Islam has taken public interest into account. People can develop these means whenever a need arises; however, when people's relationships become complicated and counsel cannot be given except through a method to be devised by the Muslim ruler, then the matter has to be referred to him so that the counsel is duly given for the good interest of all members of society.

Criticism and 'the other opinion', or opposition, as it is termed nowadays, is also acceptable but with its criteria and legal conditions, most important of which is the avoidance of sedition and political turmoil and disunity of Muslims. Therefore, if the 'other opinion', criticism or opposition is in the best interest of people and does not lead to any form of sedition, political turmoil or dissention, then it is acceptable.

Fundamental principles of government

Islam has detailed the duties and obligations of the ruler, how he should be appointed and how he should rule his subjects. It has also detailed the duties and obligations of those charged with authority, how the Muslim ruler consults them

and monitors their movements and activities to guarantee the realization of the welfare of his subjects. Consultants at the time of Caliph Omar were well-known and their number was known to him. This, however, changes according to time, and today we find many councils and representatives who represent all strata of society even in terms of their differences, knowledge, understanding, countries and tribes. It is the *shoura* councils that are entrusted with legislation, the making of laws and the monitoring of the organs that execute these laws.

The administration of justice is a fundamental principle in Islam, and no civilization or religion has attached as much care and importance to it as Islam has. The prophet (peace and blessings of Allah be upon him) said, "Judges are of three types, one will be in Paradise and the other two in Hell. The type that will be in Paradise is a man who knows the truth and judges accordingly. A man who knows the truth but judges unjustly will be in Hell, and a man who judges between people without proper knowledge will also be in Hell. (*Sunan Abu Dawood*).

Justice guarantees that everyone is treated fairly and equally and no one has authority over it. The Muslim judge must convey Allah's laws and rulings, and his statements in this regard are binding. The judiciary can be of one level or more levels, as we have here in Saudi Arabia: at the base of the hierarchy of the *Shari'a* Courts are the Limited Courts, which are empowered to hear civil and criminal cases in which the maximum penalty is limited. At the second level are the General Courts, which are the courts of first instance for all matters falling outside of the jurisdiction of the Limited Courts. At the apex of the structure sits the Supreme Judiciary Council (SJC). In addition to its administrative authority, the SJC also serves in a limited capacity as a final court of appeal for the *Shari'a* Courts. In any case, no one, whether ruler or ruled, should have authority over the function of the judiciary in the Islamic state because it rules by the law of Allah, and whoever interferes in it has in fact interfered in the law of Allah the Almighty which He made to settle people's disputes. If people, however, interfere in the judiciary, justice will be removed and inequity will set in. This will undoubtedly lead to conflict and dissension, for Islam has taken care of all the means whereby Muslims'

strength and unity can be safeguarded. Members of the executive organs such as the ministries and the various government agencies and councils are to execute Allah's commands and laws. Therefore, they should duly discharge the duties entrusted upon them by the Muslim ruler. Indeed, such duties represent a trust that they should safeguard. Allah the Almighty says, **"Verily, Allah commands you to make over the trusts to those entitled to them, and that when you judge between men you judge with justice; and surely excellent are that with which Allah admonishes you. Allah is All-Hearing, All-seeing." (4:58)**

MORALS

Allah describes the best morals ever with reference to His Messenger (peace and blessings be upon him) when He addresses him thus: **"And you surely possess sublime morals." (68:4)** The prophet also said, "I have been sent only for the purpose of perfecting good morals." (*Al-Muwatta'*) This tradition makes indicates the main reason behind the Prophet's mission, which is the perfection of sublime morals. Good moral, therefore, cover everything covered by Islam.

Man has an outward side and an inward side. The outward side is his physical appearance, and the inward side, represented by his inner qualities, refer to the inner image of his soul. Because man naturally cares about his outward appearance, for which he is not subject to account on the Day of Judgment, he must also care about his inner qualities for which he is subject to account because it is related to the soul; whims and base desires, however, dissuade it from perfecting them.

Types of good morals

Islam has called to different types of good morals including the following:

a. Good morals towards one's Lord

A Muslim must observe the highest forms of morals towards his Lord in whatever is related to his soul. Love for Him, fear of Him, invoking Him alone, humbling oneself before Him, relying on Him and having a high opinion of Him are some of the great obligatory morals that man must observe towards his Lord. His good morals towards his Lord also include being.

sincere to Him in religion and not intending any act of worship except for Him alone.

b. Good morals towards oneself

c. Good morals towards one's parents and other family members

d. Good morals towards Muslims

A Muslim must observe truthfulness and honesty when dealing with other Muslims; he should love for them what he loves for himself and avoid anything that may cause him to hold grudges against them, and vice versa. Addressing the Prophet (peace and blessings of Allah be upon him), Allah the Almighty says in this regard, **"And say to My servants that they should speak that which is best. Surely, Satan stirs up discord among them." (17:53)** Morals can only be improved through good words and deeds; conversely, they become worse as a result of bad words and deeds. Therefore, when a person improves his words and deeds when dealing with other people and loves for them what he actually loves for himself, his morals become better and thus commendable. Other good morals that

Islam encourages are truthfulness, safeguarding trusts, fulfilling the covenants**,** discharging one's obligations upon others, telling the truth at all costs and avoiding lying and deception and observing uprightness under all circumstances.

e. Good morals towards non-Muslims

It does not befit a Muslim to be rough and hard-hearted towards non-Muslims just because they do not follow his faith; rather, he should observe good morals towards them in both words and deeds. Concerning words, Allah says, **"And speak to people kindly." (2:83)** He also says with regard to deeds, **"Allah does not forbid you, concerning those who have not fought against you on account of [your] religion, and who have not driven you forth from your homes, that you be kind to them and act equitably towards them; surely Allah loves those who are equitable." (60:8)** Hence, Allah does not forbid us from dealing kindly and justly with those who do not fight us on account of our faith, for kindness and justice, as forms of sublime morals, are essential in all forms of dealings with non-Muslims. Nor does He forbid us from being charitable to them and

speaking kindly to those who do not display hatred towards Islam and Muslims.

f. Good morals in times of war

Islam is the first legislation that has excluded civilians from war and has only directed the attention of Muslim fighters to combatants and belligerents. The prophet (peace and blessings be upon him) always commanded Muslim fighters not to kill women, minors, the elderly and monks. He also forbade them from cutting down trees or destroying homes. For, in Islam, war is to be waged only on those who fight against Muslims and not on civilians. In Islam, war with all its forms does not mean destroying everything and killing people for the sake of victory.

In summary, Islam encourages man to make his whims and desires to follow the commands of Almighty Allah in order to realize sublime morals; the person with noble morals is one who observes kindness in words and deeds. Whims, habits and one's upbringing always influence one's morals.

WEALTH AND ECONOMIC ACTIVITY

Islam attaches great importance to wealth and economic activity because they represent power and strength for Muslims. The more powerful Muslims' wealth and economic activity is, the more importance and prestige Muslims gain, the more internal solidarity they achieve and the stronger and the more invincible they become in the sight of their enemies. The power of the Islamic state and that of Muslims emanates from a number of factors including strong financial and economic power, hence the importance Islam attaches to them.

The Islamic view of wealth and economic activity

Islam observes a number of fundamental principles in this regard including the following:

a. Wealth belongs to Allah
Allah the Almighty says, **"And give them out of the wealth of Allah which He has bestowed upon you." (24:33)** In the words of the Qur'an, people are 'heirs to wealth', which they should employ in accordance with Allah's commands and laws. Allah the Almighty says,

"Believe in Allah and His Messenger and spend [in the way of Allah] out of that to which He has made you heirs." (57:7) Here, spending of wealth is realized by spending it in lawful ways. Allah has made us heirs to wealth in all its forms, and thus we should spend it in ways that are pleasing to Him. Scholars make a clear distinction between the words 'spending' and 'wasting'. They define 'wasting' as spending wealth in ways Allah has not commanded; thus spending in unlawful matters is a form of wasting wealth. Conversely, spending in accordance with the injunctions of Islam is in fact spending in that to which Allah has made us heirs, for in this case wealth is spent in ways that are pleasing to Him.

b. Guaranteeing sufficiency to all members of the Muslim society

Islam attaches great importance to the fact that sufficiency is to be guaranteed for all members of the Muslim society and families depending on their needs. This could be realized through the treasury of the Islamic state, as the Prophet (peace and blessings of Allah be upon him) did by allocating some money to the needy from the treasury. The rightly-guided caliphs Abu

Bakr and Omar also followed suit. This could also be attained through the Islamic legislations such as *zakah*, charity, the obligation of spending on one's relatives.

c. Respecting private ownership

Islam respects private ownership and instructs that small private ownerships be developed before the big private ownerships. Islam attends to small capital owners before big capital owners, as opposed to capitalism and other unjust economic systems which either deprive the rich or place them in positions of complete authority. Islam encourages small business owners to work and be more productive so they can stand on their own feet. Allah does not approve wealth being circulated only among the wealthy. Allah says, **"…that it may not circulate [only] among those of you who are rich." (59:7)**

d. Granting economic freedom

The economic activity or power cannot be realised without a form of freedom. To this end, Islam encouraged lawful economic activities and limited many transactions and dealings

which were prevalent before the advent of Islam. People in the pre-Islamic period, or *Jahiliyah*, used to engage in a large number of transactions; however, when Islam came it prohibited many of these transactions and considered the rest permissible.

e. Encouraging development

One of the fundamental principles of the Islamic economic system is that it encourages economic development, estate development, agricultural development and productive development. There is ample evidence that the Prophet (peace and blessings be upon him) as well as the rightly-guided caliphs engaged in each of these developments.

f. Encouraging moderate spending and forbidding extravagance and prodigality

g. Forbidding all transactions that lead to individual or communal injustice

Some businessmen my abuse their economic freedom and thus and thus act unjustly towards individuals or groups. That is why Islam has forbidden all forms of transactions that may

lead to injustice and declared that justice be administered in all transactions when dealing with either individuals or groups. Islam has also encouraged the growing of capital for both small business owners and large business owners.

Some of the Fundamental principles of economic activity and wealth in Islam

a. All transactions are lawful unless there is evidence that states otherwise

Muslim jurists are unanimously agreed that all acts of worship are assumed to be forbidden except where there is evidence from the Qur'an or the *Sunnah* stipulating that they are permitted. The reason for this is that reason or opinion cannot be used in matters of worship. Transactions, on the other hand, are assumed to be permitted except where there is evidence from the Qur'an or the *Sunnah* stipulating that they are forbidden. Because transactions generally pertain to worldly affairs, people can use whatever forms of transactions and choose any financial and economic conditions they wish on the condition that they do not get involved in five forbidden acts, namely (1)

usury, or *riba*, (2) gambling, (3) foolishness that generally leads to arguments and disputes, (4) deception and swindling and (5) inequity.

Once transactions are free from any of these forbidden acts, people are allowed, and even encouraged, in Islam to engage in any form of transaction and choose any financial and economic conditions or financial and economic institutions they wish.

b. The economic activity must have everyone's best interests at heart

The form of economic activity which Islam commands and encourages must realize the interests of the individual, those of the group as well as those of the state, and not the interests of certain individuals or a certain party. Allah the Almighty says, **"…that it may not circulate [only] among those of you who are rich." (59:7)** When the prices became high in the Prophet's time and people asked him to fix prices for them, he replied, "Allah is the One Who fixes prices, Who withholds, Who gives lavishly, and Who provides, and I hope that when I meet Him none of you will have a claim against me for any injustice with regard to blood or property." (Reported by Ahmad, Abu Daoud,

al-Tirmidhi and Ibn Majah) Thus, he created opportunities for everyone to benefit from and warned against controlling prices for personal benefits or creating an economic power in society that controls everything at the expense of other businesses.

UNITY

Islam commands unity and warns against disunity. Almighty Allah says, **"And hold fast, all together, to the Rope of Allah (i.e. this Qur'an) and be not divided." (3:103)**; **"And be not like those who became divided and who disagreed [among themselves] after clear proofs had come to them; and it is they for whom there shall be a great punishment." (3:105)**; **"He had prescribed for you the religion which He enjoined on Noah, and which We have revealed to you, and which We enjoined on Abraham and Moses and Jesus, [saying,] 'Remain steadfast and be not divided therein.'" (42:13)** The Prophet (peace and blessings be upon him) also said in this regard, "Unity is mercy, while disunity is punishment."

It is clear, then, that Islam encourages unity and strongly opposes disunity and dissension.

Types of unity and disunity

Islam calls to unity and forbids disunity with regard to two types of unity and disunity.

a. Unity, not disunity, in religion

People are not allowed to introduce any form of innovation into religion, be they words, practices or rites. Rather they should be united in religion and follow the true religion in its entirety, in its creed, acts of devotion and dealings; they should not exceed the limits set by the Legislator and leave legislation to Almighty Allah alone in all affairs: **"Have they [such false] associates [of Allah] as have made lawful for them in religion that which Allah has not allowed? And had it not been for a decisive Word [gone forth already], the matter would have been decided between them." (42:21)**

b. Unity, not disunity, regarding worldly matters, the state and the ruler

Allah the Almighty commands Muslims to observe unity by supporting the Muslim ruler, giving him good counsel and should under no circumstances be betrayed. He also warns against opposing him and becoming disunited.

To stay united and give support to the ruler is tantamount to supporting religion even if there is some neglect on his part or if he commits some mistakes or holds opinions on which others do not agree with him. When *ijtihad*, or independent reasoning, on any issue is required, people must give support to the ruler in any matter that requires *ijtihaad* to avoid disunity. Observing unity with regard to the state and ruler will doubtless keep Muslims united; conversely, becoming divided into sects as to the state and the ruler will doubtless lead to disunity and anarchy. Allah the Almighty says, **"If your Lord had so willed, he could have made mankind one people, but they will not cease to differ save those on whom your Lord has had mercy, and for this has he created them." (11:118-119)**

INTERNATIONAL RELATIONS

The relation between states is either that of peace or war. In case of war, Islam does not encourage war; rather, it considers it a necessity. And if there is an opportunity to call to the path of Allah and convey His Message, *jihad* is not required. In a response to the Christians regarding this point, Imam Ibn

Taymiyyah writes, "…except to protect the mission of calling to Islam. If it is possible to advance the true faith, then [offensive] *jihad* is not permitted." He also provided ample evidence in support of this. In times of war, therefore, only defensive war is required. The Muslim ruler as well as the entire Muslim community must repel the enemy to the best of their ability. If this is not possible, then they should opt for the lesser of two evils. For the Prophet's companions had been wronged and subjected to oppression and were not allowed to fight in self-defence until later. Almighty Allah says, **"Sanction is given unto those who fight because they have been wronged; and Allah is indeed Able to give them victory; those who have been driven from their homes unjustly only because they said: Our Lord is Allah." (22:39 -40)**

Therefore, defensive *jihad* is required according to ability and the general situation and with the permission of the Muslim ruler.

In case of peace, the relation between the Muslim state and non-Muslims can be based either on *mithaaq and 'ahd* (treaties) or *amaan*, which Muslim scholars refer to as the status of

mu'aahad (one who has signed a pre-determined accord with the Muslims in order to stop the bloodshed between them, whether it is a peace accord or an armistice agreement with the non-Muslims who do not reside in Muslim territories) or *musta'man* (a non-Muslim who has sought peaceful asylum in Muslim lands).

With regard to the state of treaties, Islam commands that treaties be honoured. Allah the Almighty says, **"O you who believe! Fulfil your compacts." (5:1) "And fulfil the covenant; for the covenant shall be questioned about." (17:34)** Addressing His Messenger (peace and blessings be upon him), He says, **"But if they (the believers) seek your help in religion, then it is your duty to help them, except against a people between whom and yourselves there is a treaty." (8:72)**

If there is a treaty between the Muslim state and non-Muslim states and some Muslims are transgressed against, the Muslim ruler and the Muslim government have two options, either to violate the agreement and engage in war or honour the agreement, depending on whatever option will be beneficial to the Muslims and help safeguard their unity and strength.

There are many and various types of treaties, and Muslims are allowed to establish international relations with other states if these are bound to bring about benefits to Muslims. The Prophet (peace and blessings be upon him) received messengers and delegations from other countries, honoured them, received the messages they came with and sent messages to the rulers of the countries in his time.

CIVILIZATION

Civilization in its widest sense was established during the Islamic period because Muslims realised that Islam encourages anything that is bound to bring about their welfare.

The internal civil structure, with regard to either the building of cities, legislations or regulations, cannot be realised without cooperation between the legislative system, the public at large and the executive bodies. That is why Islam attached great importance to the civil system in all its forms and thus established civil jurisdiction, set up councils and the executive bodies and urged Muslims to cooperate with a view to realizing whatever would be of service

and benefit to them.

Establishing civil conditions in the building of the economy, the increasing of wealth and the enacting of the various legislations is self-evident. Islam even organized the public treasury of the Muslim state (*baytul-maal*) and decided that qualified people be appointed to safeguard wealth and dispose of it in accordance with the Islamic injunctions. Islam also urged charitable endowments or trusts to be set up in perpetuity (*waqf*) and the various kinds of donations. Indeed, *waqf* is a characteristic of civil diversity and the widening of international concerns. For this reason, *waqf* was utilized during the period of the Islamic civilization to cover all aspects of life. It was employed for mosques, education, health, hospitals, books, libraries, roads, water, to to attend to the needs of widows, the needy and the homeless, to mention only a few examples. This is one aspect of Islam's interest in urging people to make contributions in this area and not to rely on the public treasury of the Muslim state. Islam also urged cooperation in this regard through *zakah*, voluntary charity and social solidarity.

DISAGREEMENT AND DIALOGUE

It is a truism that disagreement among people is inevitable; however, this being the case, they should enter into constructive dialogue. Allah the Almighty calls the believers to speak kindly to one another when they engage in dialogue. Allah says, **"And say to My servants that they should speak that which is best. Surely, Satan stirs up discord among them." (17:53)** When people disagree on certain matters and do not use kind words in their talks with one another, they will certainly end up having arguments and disputes. Islam commands its adherents to use kind words in addressing others. Even when calling others to Islam, Allah commands the believers to use wisdom and goodly exhortation. Allah says, **"Call to the way of your Lord with wisdom and goodly exhortation, and argue with them in a way that is best." (16:125)** Observing such sublime etiquette applies when addressing both Muslims and non-Muslims. The superlative form 'best' in the verse indicates that one should do one's best to achieve the goal behind such constructive argument.

Given that disagreement is unavoidable, society

will certainly be divided into different groups and hatred will pervade it unless we observe the etiquette of conversing with others, as clearly stated in the Qur'an. Allah also says in this connection, **"And do not argue with People of the Book except in a way that is best, except for those who commit injustice among them." (29:46)**

It is in the very nature of things that any society may have some sectarian tendencies, including ethnic, tribal and indigenous affiliations. As a matter of fact, these tendencies emerged during the time of the Prophet (peace and blessings be upon him), but he nipped them in the bud. Muslims at this time either belonged to the *muhajiroon* (immigrants) or the *ansar* (helpers). These names were legal and even mentioned in the Qur'an itself. However, it happened once that during a military expedition, a youth from the *ansar* had an argument with another youth from the *muhajiroon* as a result of some sort of incitement by the Jews. The youth from the *ansar* called the *ansar* for support, while the youth from the *muhajiroon* called the *muhajiroon* for support. As a result there was a call to arms. When the news reached the Messenger of Allah (peace and blessings be

upon him), he became furious and said, "O Muslims, remember Allah, remember Allah. Will you act as pagans while I am present with you after Allah has guided you to Islam, and honoured you thereby and made a clear break with paganism, delivered you from disbelief, made you friends thereby?" When they heard this they wept and embraced each other. Then Allah revealed verses 102 and 103 of *Surah Al-Imran*.

Even though the *ansar* and the *muhajiroon* are approved names, when the principle of love and hate was established on the basis of sectarianism and racism, not on that of Islam, the Prophet (peace and blessings be upon him) immediately voiced his disapproval of it thus, "Will you act as pagans while I am present with you after Allah has guided you to Islam?"

With the different and various patterns of understanding, sectarian and factional differences do occur, as do affiliations and narrow-minded opinions. This is absolutely natural to happen, but Islam's opinion on any matter should be consulted first and foremost; the principle of love and hate should be established for the sake of Allah alone, and

unity should be established on the basis of Islam under the banner of the Muslim ruler. When the Muslim society is divided into sects and parties that fight against one another and oppose the ruler's opinion, the Muslim community becomes weak and disunited. There were hypocrites during the time of the Prophet (peace and blessings be upon him), and he would treat them as Muslims without questioning the disbelief that they concealed in their hearts, for he left this to Allah alone to judge. Although he knew the identities of the treacherous hypocrites living in his midst – those whom Allah declared to be destined for the lowest depths of the Hellfire – he did nothing against them. When some of his companions suggested to him to kill some of the hypocrites, he said, "I will not have it said that Muhammad kills his companions."

MODERATION

Islam is a religion of moderation that fights all forms of immoderation and extremism. Allah the almighty says, **"Thus have We made you a nation justly balanced, that you might be witnesses over the nations, and the messenger a witness over you." (2:143)**

This moderation is self-evident in all of Islam's creed and legislations. The Islamic creed follows a middle course, and so do its legislations. Therefore, moderation should be observed in everything, in our words and our opinions. Even our thinking and our view of each other should follow a middle course, without excess or negligence. We should follow only this course because it is the foundation of Islam.

Islam warns against excess and extravagance. Addressing the People of the Book, Allah the Almighty says, **"O People of the Book, do not exceed the limits in your religion and do not say of Allah anything but the truth." (4:171)** The Prophet (peace and blessings be upon him) also said in this regard, "Beware of excess, beware of excess, beware of excess."

Exceeding the limits in religion is objectionable in Islam, and those who follow an extremist course do not in fact act in accordance with the dictates of the Prophet's *Sunnah*. Sects and innovations that crept into religion emerged only when the extremist course was adopted. The *Khariji* sect emerged only when its followers rejected the middle course, and the misguided

sects also appeared as a result of the extremist course its adherents adopted. The afflictions that Muslims have suffered in their long history occurred because of excess and extravagance without any evidence whatsoever from the Qur'an or the *Sunnah*. It could have been that extremists had some evidence, but the deviation and extreme tendencies in their hearts had already been there to influence them before searching for evidence. Allah the Almighty says, **"It is He Who has sent down to you the Book; in it; are verses that are clear [in meaning]—they are the basis of the Book—and there are others that are susceptible of different interpretations." (3:7)** Therefore, there are verses that are clear and others that are not entirely clear and thus open to different interpretations. **"But those in whose hearts is perversity pursue such thereof as are susceptible of different interpretations, seeking discord and seeking [wrong] interpretation of it." (3:7)** That is, those with extremist tendencies and in whose hearts there is deviation from the truth follow the parts thereof that are not entirely clear. Therefore, deviation from the truth has made some misguided people follow the Qur'anic verses or the prophetic traditions that are not

entirely clear to convince themselves that they are in the right. **"And none knows its hidden meanings except Allah. And those who are firmly grounded in knowledge say: 'We believe in it; the whole of it (clear and unclear) is from our Lord.'" (3:7)**

I pray to Almighty Allah to forgive me my mistakes and make what I have discussed in the present lecture the right approach to Islam. I pray to Allah to make me and you among the guided who guide others, to spare us the hidden and obvious trials and tribulations, to grant strength and victory to this nation over its enemies. Indeed, he is Most Generous, Most Gracious.